

Form 195 – ntchrgdsclstat

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-16276-MEH
Chapter: 11
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vivek Pandit
3603 Cricket Circle
Edison, NJ 08820

Social Security No.:

xxx-xx-8653

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Vivek Pandit
on January 14, 2025, pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Mark Edward Hall
on :

Date: February 13, 2025

Time: 02:00 PM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and
Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A
copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular
business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court
and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the
date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Marc C Capone
Gillman Capone, LLC
770 Amboy Avenue
Edison, NJ 08837
732-528-1166

Dated: January 15, 2025

JAN: km

Jeanne Naughton
Clerk

In re:
Vivek Pandit
Debtor

Case No. 24-16276-MEH
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 15, 2025

Form ID: 195

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	+ Vivek Pandit, 3603 Cricket Circle, Edison, NJ 08820-4214
cr	+ Itria Ventures LLC, c/o Seidman & Pincus, LLC, 777 TERRACE AVENUE, Hasbrouck Heights, NJ 07604-3123
cr	+ McCormick 103, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
520307114	+ Anita Pandit, 3603 Cricket Circle, Edison, NJ 08820-4214
520307115	+ Apna Foods Imports Co., 360 S Lombard Road, Addison, IL 60101-3024
520307116	+ Arsenal Funding, 1250 E. Hallandale Beach Blvd, Hallandale, FL 33009-4634
520307118	Cuboid Logistics, 2424 Lorio Street, Union, NJ 07083
520307120	Dembo Brown & Burns LLP, 1300 Route 73 205, Mount Laurel, NJ 08054
520307122	+ Drip Capital Inc, 555 Bryant Street 356, Palo Alto, CA 94301-1704
520307125	+ Esq. Michael Scarpatti, 500 Lovett Blvd Suite 225, Houston, TX 77006-4094
520307133	Inum Accents, 1430 Broadway Level C, New York, NY 10028
520307134	+ Itria Ventures LLC, One Penn Plaza 3101, New York, NY 10119-3101
520307136	+ McCormick 103, LLC, 11350 McCormick Road EP II, Hunt Valley, MD 21031-1002
520307137	+ Nolan Transportation Group, c/o FreightPros, 2535 Brockton Drive Suite 500, Austin, TX 78758-4441
520307138	Penske Truck Leasing, c/o 4 Recovery Consulting Services, Inc., 110 West Oakland Park Blvd Suite 163, Fort Lauderdale, FL 33351
520307140	+ Prosperum Capital Partners LLC d/b/a Arsenal Fundi, 780 Long Beach Blvd, Long Beach, NY 11561-2238
520307142	+ SGR Petroleum, LLC, 2540 Randolph Ave, Avenel, NJ 07001-2408
520307141	+ Seidman & Pincus LLC, 777 Terrace Ave 508, Hasbrouck Heights, NJ 07604-3114
520307146	U.S. Small Business Administration, 2 North Street Suite 320, Birmingham, AL 35202

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 15 2025 20:47:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2025 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2025 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520307113	+ Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 21:00:50	American Express, PO Box 297812, Fort Lauderdale, FL 33329-7812
520352384	Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 20:49:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520307117	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 15 2025 20:49:54	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
520307119	+ Email/Text: bk@dfogelpc.com	Jan 15 2025 20:48:00	David Fogel, PC Attorneys At Law, 1225 Franklin

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				Ave. Suite 201, Garden City, NY 11530-1890
520346957	Email/Text: mrdiscen@discover.com	Jan 15 2025 20:47:00		Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
520307121	+ Email/Text: mrdiscen@discover.com	Jan 15 2025 20:47:00		Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520307123	^ MEBN	Jan 15 2025 20:41:57		EBF Holdings, LLC, 102 W. 38th Street 6th Floor, New York, NY 10018-3664
520352299	+ Email/Text: ahochheiser@mauricewutscher.com	Jan 15 2025 20:47:00		EBF Holdings, LLC d/b/a, Everest Business Funding, c/o Maurice Wutscher LLP, 23611 Chagrin Blvd. Suite 207, Beachwood, OH 44122-5540
520307124	Email/Text: bankruptcycourts@equifax.com	Jan 15 2025 20:47:00		Equifax, Po Box 740241, Atlanta, GA 30374-0241
520307126	^ MEBN	Jan 15 2025 20:40:12		Everest Funding, 102 W 38th Street 6th Floor, New York, NY 10018-3664
520307127	^ MEBN	Jan 15 2025 20:40:49		Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520307128	+ Email/Text: servicingmailhub@flagstar.com	Jan 15 2025 20:48:00		Flagstar Bank, Attn: Bankruptcy 5151 Corporate Drive, Troy, MI 48098-2639
520374753	+ Email/Text: servicingmailhub@flagstar.com	Jan 15 2025 20:48:00		Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520307135	Email/Text: camanagement@mtb.com	Jan 15 2025 20:48:00		M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0844
520377461	+ Email/Text: camanagement@mtb.com	Jan 15 2025 20:48:00		M&T BANK, PO BOX 1508, Buffalo NY 14240-1508
520487100	Email/Text: nsm_bk_notices@mrcooper.com	Jan 15 2025 20:47:00		Nationstar Mortgage, LLC, C/O Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
520487101	Email/Text: nsm_bk_notices@mrcooper.com	Jan 15 2025 20:47:00		Nationstar Mortgage, LLC, C/O Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, C/O Mr. Cooper
520307139	Email/Text: Bankruptcy.Notices@pnc.com	Jan 15 2025 20:47:00		PNC Bank, Attn: Bankruptcy Dept., Po Box 1820, Dayton, OH 45401-1820
520314869	+ Email/Text: bncmail@w-legal.com	Jan 15 2025 20:48:00		Prosperum Capital Partners LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101-2051
520307144	Email/Text: bankruptcy@td.com	Jan 15 2025 20:48:00		TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
520322648	^ MEBN	Jan 15 2025 20:41:45		TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
520307145	^ MEBN	Jan 15 2025 20:40:27		TransUnion, Po Box 2000, Chester, PA 19016-2000
520331023	+ Email/Text: bankruptcynotices@sba.gov	Jan 15 2025 20:48:00		U.S. Small Business Administration, New Jersey District Office, 2 Gateway Center, Suite 1002, Newark, NJ 07102-5006
520307148	+ Email/Text: bankruptcynotices@sba.gov	Jan 15 2025 20:48:00		US Small Business Administration, Attn: District Counsel, Two Gateway Center 1002, Newark, NJ 07102-5006
520307147	+ Email/Text: bankruptcynotices@sba.gov	Jan 15 2025 20:47:00		United States Small Business Administration, PO Box 3918, Portland, OR 97208-3918

TOTAL: 28

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520307130		Indian Foods & Spices LLC
520307131		Indian Foods and Spices LLC
520307143		Suresh Chatakundu
520307132	*	Internal Revenue Service (IRS), Department of Treasury, Po Box 7346, Philadelphia, PA 19101-7346
520307129	##+	Highland Hill Capital, 450 Fairway Drive 210, Deerfield Beach, FL 33441-1837

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Andrew J. Pincus	on behalf of Creditor Itria Ventures LLC ap@seidmanllc.com pincus.andrewr121938@notify.bestcase.com
Andrew J. Pincus	on behalf of Plaintiff Itria Ventures LLC ap@seidmanllc.com pincus.andrewr121938@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Flagstar Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Defendant Vivek Pandit ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Kyle Francis Eingorn	on behalf of Creditor McCormick 103 LLC keingorn@dbblegal.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Marc C Capone	on behalf of Debtor Vivek Pandit ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Rachel Wolf	on behalf of U.S. Trustee U.S. Trustee rachel.wolf@usdoj.gov
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9